What is claimed is:

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1. A personal financial management software program for recording, predicting, and comparing financial data, comprising:

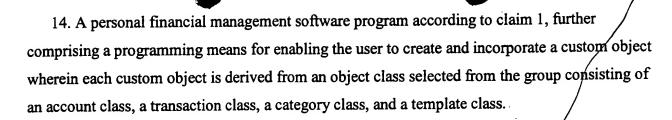
- a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;
- a current activity tool comprising objects for entering data from current financial transactions for recording purposes;
- a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation; and
- a budgeting analysis tool comprising objects for comparing current financial data with projected financial data.

2. A personal financial management software program according to claim 1, wherein each object is derived from an object class selected from the group consisting of an account class, a transaction class, a category class, and a template class.

- 3. A personal financial management software program according to claim 2, wherein the account class comprises objects selected from the group consisting of bank account objects, credit account objects, investment account objects, loan account objects, and mortgage account objects.
- 4. A personal financial management software program according to claim 2, wherein the transaction class comprises objects selected from the group consisting of account/account transaction objects, account/category transaction objects, account/transaction transaction objects, and close account transaction objects.
- 5. A personal financial management software program according to claim 2, wherein the category class comprises an expense category class and an income category class.

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- 6. A personal financial management software program according to claim 5, wherein the expense category class comprises objects selected from the group consisting of subsistence expense objects, health expense objects, recreation expense objects, transportation expense objects, tax objects, and luxury expense objects.
- 7. A personal financial management software program according to claim 5, wherein the income category class comprises objects selected from the group consisting of investment income objects, retirement income objects, and labor income objects.
- 8. A personal financial management software program according to claim 2, wherein the template class comprises objects selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects.
 - 9. A personal financial management software program according to claim 1, further comprising system interface objects to accept user preference defaults for use by the program tools.
 - 10. A personal financial management software program according to claim 1, further comprising cash objects used by transaction objects for tracking cash flows.
 - 11. A personal financial management software program according to claim 1, further comprising a to-do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity.
- 25 12. A personal financial management software program according to claim 2, further comprising account data from other financial programs imported into account objects.
 - 13. A personal financial management software program according to claim 2, further comprising category data from other financial programs imported into category objects.



15. A personal financial management software program according to claim 1, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered.

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16. A personal financial management software program according to claim 15, wherein the financial activity simulation identifies and graphically depicts discrepancies and shortfalls in the modeled transactions.

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17. A personal financial management software program according to claim 15, wherein the financial activity simulation is adjusted to eliminate discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity.

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A method for recording, predicting, and comparing financial data using a personal ancial management software program, comprising:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data from current financial transactions for recording purposes using objects of a current activity tool;

entering projected financial data for simulating financial activity using objects of a planning analysis tool; and

comparing current financial data with projected financial data using objects of a budgeting analysis tool.

- 19. A method according to claim 18, wherein the objects belong to object classes comprising an account class, a transaction class, a category class, and a template class derived from a time/value class.
- 5 20. A method according to claim 19, wherein the category class comprises an expense category class and an income category class.
 - 21. A method according to claim 18, further comprising accepting user preference defaults by system interface objects for use by the program tools.
 - 22. A method according to claim 18, further comprising tracking cash flows by cash objects used by transaction objects.
 - 23. A method according to claim 18, further comprising enabling the planning analysis tool to prompt the user to implement projected financial activity by a to-do list displayed in the current activity tool.
 - 24. A method according to claim 19, further comprising importing account data from other financial programs into account objects.
 - 25. A method according to claim 19, further comprising importing category data from other financial programs into category objects.
 - 26. A method according to claim 18, further comprising enabling the user to create and incorporate custom objects into the personal financial management software program.
 - 27. A method according to claim 18, wherein simulating financial activity comprises simulating financial activity of all objects created by the user from the earliest entered date to the latest future date entered.

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- 28. A method according to claim 27, wherein simulating financial activity further comprises identifying and graphically depicting discrepancies and shortfalls in the simulated transactions.
- 29. A method according to claim 27, wherein simulating financial activity further comprises adjusting objects to eliminate discrepancies and shortfalls, and providing a more accurate fit with actual financial activity.
- 30. A computer software program on a computer-readable medium incorporating the method recited in claim 18.
 - 31. A computer-implemented method for personal financial management, comprising the

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

- entering data into objects belonging to an account class, a category class, and a transaction class based on past, current, and projected financial transactions;
- defining objects belonging to a template class that associate common activities to a financial transaction comprising objects of an account class, a category class, and a transaction class;
- simulating financial activity due to all objects/representing financial transactions from the earliest past date to the latest future date entered;

tracking cash flows by use of cash objects;

- identifying and graphically depicting discrepancies and shortfalls in the simulated transactions;
- comparing current financial data with projected financial data based on objects representing financial transactions;
 - adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity; and
 - displaying a to-do fist for prompting the user to initiate planned actions.

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34. A personal financial management system for recording, predicting, and comparing financial data, comprising:

a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;

a current activity tool comprising objects for entering data from current financial transactions for recording purposes;

a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation; and

a budgeting analysis tool comprising objects for comparing current financial data with projected financial data.

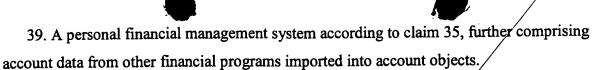
35. A personal financial management system according to claim 34, wherein the objects belong to object classes comprising an account class, a transaction class, a category class, and a template class derived from a time/value class.

36. A personal financial management system according to claim 34, further comprising system interface objects to accept user preference defaults for use by the program tools.

37. A personal financial management system according to claim 34, further comprising cash objects used by transaction objects for tracking cash flows.

38. A personal financial management system according to claim 34, further comprising a todo list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity.

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- 40. A personal financial management system according to claim 35, further comprising category data from other financial programs imported into category objects.
 - 41. A personal financial management system according to claim 34, further comprising a programming means for enabling the user to create and incorporate custom objects into the personal financial management software program.
 - 42. A personal financial management system according to claim 34, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered.